

<b>Information to identify the case:</b>			
Debtor 1	<b>Lisia Cartwright</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>20-70354-JAD</b>		
	Social Security number or ITIN	<b>xxx-xx-8542</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 7/10/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lisia Cartwright	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2009 12th Ave Altoona, PA 16602	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/5/20

**For more information, see page 2**

Case number **20-70354-JAD**

page 2

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisia Cartwright  
 Debtor

Case No. 20-70354-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: lfin  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Lisia Cartwright, 2009 12th Ave, Altoona, PA 16601-2413  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15264492 Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901  
 15264495 +C & G, 1201 12th St, Altoona, PA 16601-3421  
 15264504 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,  
 PLANO TX 75093-4805  
 (address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100,  
 Dallas, TX 75240)  
 15264505 ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849  
 (address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)  
 15264498 +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007  
 15264500 +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191  
 15264509 +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541  
 15264510 +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 15264514 Nationwide, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306  
 15264516 Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733  
 15264515 +Penelec, PO Box 3687, Akron, OH 44309-3687  
 15264517 +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331  
 15270419 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15264524 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Aug 06 2020 04:16:39 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:20  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:20 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 06 2020 04:17:52  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Aug 06 2020 07:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15264491 +EDI: CINGMIDLAND.COM Aug 06 2020 07:38:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 15264489 +EDI: AFNIRECOVERY.COM Aug 06 2020 07:38:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 15264490 +EDI: AIS.COM Aug 06 2020 07:38:00 American Infosource, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 15264493 EDI: BANKAMER.COM Aug 06 2020 07:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 15264494 +EDI: BL-BECKET.COM Aug 06 2020 07:38:00 Becket & Lee, POB 3001, Malvern, PA 19355-0701  
 15264496 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 15264497 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One, 1500 Capital One Drive,  
 Richmond, VA 23238  
 15267722 EDI: CAPITALONE.COM Aug 06 2020 07:33:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15269660 EDI: BL-BECKET.COM Aug 06 2020 07:38:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 15264501 +EDI: WFNBN.COM Aug 06 2020 07:33:00 Commenity Bank/Victoria Secret, PO Box 182789,  
 Columbus, OH 43218-2789  
 15264502 +E-mail/PDF: creditonebknofications@resurgent.com Aug 06 2020 04:26:34 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 15264503 +E-mail/PDF: creditonebknofications@resurgent.com Aug 06 2020 04:25:57 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 15264506 +EDI: ESSL.COM Aug 06 2020 07:38:00 Dish Network, PO Box 94053, Palatine, IL 60094-4053  
 15264507 +EDI: DCI.COM Aug 06 2020 07:38:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 15264508 +EDI: TSYS2.COM Aug 06 2020 07:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 15264499 EDI: JPMORGANCHASE Aug 06 2020 07:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
 15264510 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 06 2020 04:16:54 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 15265846 E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 04:26:01 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15264511 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 06 2020 04:26:37 Lvnv Funding Llc,  
 Po Box 1269, Greenville, SC 29602-1269

District/off: 0315-7

User: lfin  
Form ID: 309I

Page 2 of 3  
Total Noticed: 54

Date Rcvd: Aug 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15264512 E-mail/Text: camanagement@mtb.com Aug 06 2020 04:17:06 M & T Bank, Po Box 900,  
Millsboro, DE 19966  
15264513 E-mail/Text: camanagement@mtb.com Aug 06 2020 04:17:06 M & T Bank, 1 Fountain Plz Fl 4,  
Buffalo, NY 14203  
15264519 EDI: PRA.COM Aug 06 2020 07:33:00 Portfolio Recovery, POB 12914, Norfolk, VA 23541  
15264518 +EDI: PRA.COM Aug 06 2020 07:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
15264520 +EDI: CBS7AVE Aug 06 2020 07:38:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
15264521 +EDI: RMSC.COM Aug 06 2020 07:33:00 Synch/amer Eagle, Po Box 965005,  
Orlando, FL 32896-5005  
15264522 +EDI: RMSC.COM Aug 06 2020 07:33:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
15264523 +EDI: RMSC.COM Aug 06 2020 07:33:00 Synch/lane Furniture, C/o Po Box 965036,  
Orlando, FL 32896-0001  
15264714 +EDI: RMSC.COM Aug 06 2020 07:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
15264525 +EDI: VERIZONCOMB.COM Aug 06 2020 07:33:00 Verizon, PO Box 25505,  
Lehigh Valley, PA 18002-5505  
15264526 +EDI: VERIZONCOMB.COM Aug 06 2020 07:33:00 Verizon Wireless, Po Box 650051,  
Dallas, TX 75265-0051  
15264527 +EDI: WFFC.COM Aug 06 2020 07:33:00 Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
M&T BANK  
15272913\* +AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
15272911\* +Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
15272912\* +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941  
15272914\* Atlantic Broadband, 200 Ebensburg Rd, Johnstown, PA 15901  
15272915\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)  
15272916\* +Beckett & Lee, POB 3001, Malvern, PA 19355-0701  
15272917\* +C & G, 1201 12th St, Altoona, PA 16601-3421  
15272918\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15272926\* ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,  
PLANO TX 75093-4805  
(address filed with court: Credit Protection Asso, 13355 Noel Rd Ste 2100,  
Dallas, TX 75240)  
15272927\* ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849  
(address filed with court: Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380)  
15272919\* Capital One, 1500 Capital One Drive, Richmond, VA 23238  
15272920\* +Capital One - Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007  
15272922\* +Citibank,n.a, Po Box 6191, Sioux Falls, SD 57117-6191  
15272923\* +Community Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  
15272924\* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  
15272925\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
15272928\* +Dish Network, PO Box 94053, Palatine, IL 60094-4053  
15272929\* +Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
15272930\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
15272921\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)  
15272931\* +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541  
15272932\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
15272933\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
15272934\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, Po Box 900, Millsboro, DE 19966)  
15272935\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)  
15272936\* Nationwide, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
15272941\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, POB 12914, Norfolk, VA 23541)  
15272938\* Penelec, C/O FirstEnergy/Penelec, Holmdel, NJ 07733  
15272937\* +Penelec, PO Box 3687, Akron, OH 44309-3687  
15272939\* +Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331  
15272940\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15272942\* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
15272943\* +Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005  
15272944\* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
15272945\* +Synch/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001  
15272946\* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
15272947\* +Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505  
15272948\* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051  
15272949\* +Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156  
TOTALS: 1, \* 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: lfin  
Form ID: 309I

Page 3 of 3  
Total Noticed: 54

Date Rcvd: Aug 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Debtor Lisia Cartwright ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5